

DATE 1/10/07

HB N/A

Representative Jore: I apologize for being unable to attend the meeting tomorrow, but I have a time crunch for several groups that I sell insurance to and have several items pending. I only have 2 concerns and would hope that someone could read this. They are the following:

A. **Bullying Issues-** To me this is such a huge issue and should be nipped in the bud in the elementary school and a zero tolerance policy should be strictly enforced. If it is strictly enforced in elementary school this will curb some of the problems in middle school and high school. I do believe that a task force statewide should be developed to get a solution on this issue. Throwing money at the problem isn't going to cure or solve the problem. There needs to be some sort of resolution. My son has been bullied twice and twice I had to resolve the issue. In each case the bully received no or very little punishment and my son had to stand up for himself and got into trouble. This isn't going to go away and I have seen first hand bullying behavior lead to adult bad behavior and I was bullied in the work place. This has to stop.

B. **Insurance for Retirees-** There is a group Medicare Supplement policy out there from a company that has been in the insurance industry for over 100 years. This policy provides better benefits for those retirees over 65 and the best part of all there is no out-of-pocket to the retiree such as a deductible or co-insurance. Just the premium. There is a prescription co-pay card with the plan. But, I have been rebuffed in selling this plan as I have been told the benefits aren't very good. This has been told me by people who do not sell insurance, but seemingly know a lot! These plans would save school districts money in that the people in the age group of 65 are put on a plan separate from the health insurance of the other group and the other group is able to maybe get health insurance in the market place and depending on certain factors can get it at a competitive premium.

These issues are important and need to be made aware of what is going on. We have school districts paying for out of state insurance consultants at tax payer expense. Some things are just a total waste of money.

Thank you. Sandra Lynne Schmidt~Pepos

Great Falls, MT